YOUNITED

Younited Financial reports revenue growth and a profit after tax of €3.0 million for H1 2026

Stronger net interest income, improved credit performance and continued operating efficiency; Updated outlook reflecting higher market interest rates and a tougher macro environment

Luxembourg & Paris, 18 September 2026 – Younited Financial S.A., the listed holding company of Younited S.A., a leading European consumer credit platform and regulated credit institution, today announced its financial results for the first half of 2026.

Key H1 2026 Highlights (IFRS figures)

- Revenue increased by 5.9% to €81.1 million
- Net interest income increased by 8.7% to €35.2 million
- Loan Origination Volume remained broadly stable at €438 million
- Reported Profit After Tax was €3 million
- Adjusted Profit Before Tax was break-even

Despite a more challenging macroeconomic and interest-rate environment, Younited continued to strengthen its operating and financial fundamentals. Growth in the on-balance-sheet loan portfolio supported higher recurring net interest income, while credit performance and operating efficiency improved further.
The Group continued its transition towards an originate-to-hold model and maintained a disciplined approach to pricing, business mix and underwriting.
During the period, Younited completed its inaugural €50 million Tier 2 subordinated notes issuance. Following the period end, the Group also completed two new warehouse facilities providing up to €300 million of aggregate funding capacity.

Technology and platform development

Younited continued to invest in its technology platform and broaden its product offering during the period. The Group launched a point-of-sale financing solution in Italy in January, card-based BNPL in France in May and a new mobile application in June. It also expanded its merchant and consumer ecosystem through new commercial partnerships, including Iliad Free, Devialet, Leica and Hublot.
Younited also accelerated the deployment of AI across marketing, credit decisioning, collections, engineering and employee workflows. These initiatives increased the share of instant personal-loan decisions in France from 33% to 68%, reduced credit-analysis costs by 75% and increased features delivered per developer by 21% year on year.
The next stage of development will combine Younited's credit and data capabilities with broader everyday banking services, once the banking licence extension has been secured. Together with an Open Banking-based customer benefits programme, these capabilities are intended to deepen customer relationships, increase engagement and diversify the Group's revenue and funding base over time.

Updated outlook

Reflecting higher market interest rates and a tougher macro environment, Younited now expects:

- Adjusted Loss Before Tax in the range of €16 million to €18 million for the full year 2026
- RoE of 0% in 2027, in excess of 5% in 2028, and in excess of 10% in 2029

Charles Egly, Group Chief Executive Officer said:

"Younited delivered further progress during the first half, with growing net interest income, improved credit performance and reported profit after tax of €3.0 million. However, we are disappointed with the pace of our financial progress. Net interest income growth in the first quarter fell short of our expectations, while higher market interest rates and a more challenging macroeconomic environment added further pressure in the second quarter. We have responded with a sharper focus on disciplined growth, improving profitability, and deploying

capital efficiently. We remain committed to our medium-term strategy of diversifying Younited's sources of growth and development."

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About Younited

Younited is a leading instant credit provider in Europe, offering simple, transparent and responsible financing solutions. Leveraging cutting-edge technology and data analytics, Younited enables consumers to access credit seamlessly - whether online, in-store, through merchants, or via banking partners. The company provides instant consumer loans through a fully digital platform designed to deliver a fast, reliable, and user-friendly experience. Younited operates in four European countries: France, Italy, Spain and Portugal and is an ECB-licensed credit institution under the supervision of the French financial supervisory authority (ACPR).

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Disclaimer

This announcement contains information that qualifies, or may have qualified, as inside information within the meaning of Article 7(1) of Regulation (EU) No 596/2014 on market abuse.

The financial data presented in this communication are based on preliminary results for the first half of the financial year ending 31 December 2026 and have not been audited or subject to a limited review by the Company's statutory auditors. These preliminary results have been prepared in accordance with applicable accounting standards and on a basis consistent with the accounting policies applied in the preparation of the Group's financial statements. The audit procedures by the statutory auditors are ongoing and may lead to adjustments to the financial information presented herein. There can be no assurance that the final audited results will not differ from the preliminary information included in this document.

This announcement may include forward-looking statements, which are based on the Company's current expectations and projections regarding a business combination, the business, the economy and other future conditions of the Company and speak only as of the date hereof. These forward-looking statements may be identified by the use of forward-looking terminology, including the terms "believes", "aims", "forecasts", "continues", "estimates", "plans", "projects", "anticipates", "expects", "intends", "may", "will" or "should" or, in each case, their negative or other variations or comparable terminology, or by discussions of strategy plans, objectives, goals, future events, or intentions. Forward-looking statements may and often do differ materially from actual results. Any forward-looking statements reflect the Company's current view with respect to future events and are subject to risks relating to future events and other risks, uncertainties and assumptions relating to the Company's business, results of operations, financial position, liquidity, prospects, growth or strategies. Forward-looking statements speak only as at the date on which they are made and the Company undertakes no obligation to update these forward-looking statements.

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